



**Private Collections Insurance**

PRIVATE CLIENT GROUP

*Protect your passion*

## What's your passion?

We at Chartis appreciate the dedication it takes to build a unique collection—of artwork, jewelry, wine, antiques or virtually any other rarities—and we share your attention to detail when it comes to insuring it. Our Private Client Group can curate a thorough plan to safeguard your prized possessions, as if they were our own.

Following are just a few of the many advantages of our private collections insurance:

### Comprehensive coverage

Insure virtually any fine collectible or memorabilia—from autographs to Zulu war masks. Our policy responds to damage from fire, theft, earthquake, flood and breakage.

### 150% replacement

If a loss occurs and the item's current market value exceeds your coverage limit, you can be reimbursed for up to 150% of the insured amount.

### Newly acquired items

New acquisitions are immediately covered at the time of purchase.\*

### Worldwide coverage

Each piece included on the policy is protected, regardless of location.

### Care, custody and control

Take items home on loan before finalizing the purchase and know they're protected.

### Collections as collateral

We can insure artwork used as a loan guarantee. Usually the lending institution will request to be added to your policy as a "loss payee," as it would have a vested financial interest in its value.

### Items in transit

Travel with jewelry or move art to a seasonal residence with confidence.

### Wine coverage

Choose one overall coverage limit or insure bottles individually. Features include coverage for spoilage due to mechanical breakdown of climate-control systems, breakage and more.



## Managing risk, preventing loss

In addition to robust insurance coverage, Private Client Group can help preserve the value of your collection and keep it out of harm's way. Our in-house art collection management specialists offer a comprehensive array of services, including:

### Coverage reviews

We can assess how your coverage compares to current market values and ensure that you have the right amount of insurance in place. If needed, we coordinate with independent appraisers to expedite valuations.

### Vulnerability assessments

We complete collections-specific site surveys to identify potential threats to your collection and provide solutions to minimize the likelihood and severity of future damage.

### Emergency planning

To minimize damage to collections in areas prone to wildfires, hurricanes, earthquakes and other catastrophes, we design customized disaster plans to utilize before and after an event.

### Referral services

To ensure the highest level of service, we maintain a panel of carefully vetted appraisers, conservators, art handlers, storage facilities, shipping specialists and inventory companies who are leaders in their respective fields.

### Superior claims service

How many claims adjusters can distinguish a Cy Twombly abstract from a Wassily Kandinsky expressionist painting? All of them—when they're part of Private Client Group. Our collection specialists work closely with our claims staff to provide conservator referrals, locate appraisers, review treatment proposals, and oversee packing and shipping arrangements. If an item is lost or stolen, we will make every effort to recover it.

*A prized 18th-century mirror was severely damaged when it fell from a wall. Our devastated policyholder assumed it was beyond repair and filed a claim. Our experts immediately located a top conservator to meticulously reconstruct the piece, resulting in no loss of value. During re-installation, we averted future damage when we proactively assessed the rest of the collection and discovered that the hardware on another valuable mirror needed to be replaced.*

## More than just insurance

Comprehensive coverage is just the beginning. Private Client Group can help:

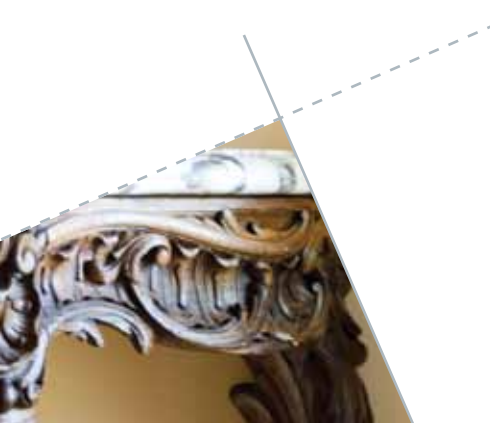
- Reduce the chance of property damage
- Maximize safety
- Ensure that the right amount of coverage is in place
- Offer unparalleled support at claim time

## Insurance for your world

Our program considers your assets as well as your lifestyle. Policies complement one another, helping eliminate gaps or overlaps in coverage. Look to us to safeguard all that you hold dear by covering:

- Homes
- Excess Liability
- Yachts
- Automobiles
- **Private Collections**
- And more...

\*Automatic coverage is provided up to 25% of the policy class limit effective for 90 days following the purchase; it is intended to allow ample time to add items to your policy.



Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Private Client Group is pleased to work exclusively with the finest independent insurance advisors. If your current agent or broker doesn't have access to our program, visit [www.chartisinsurance.com/pcg](http://www.chartisinsurance.com/pcg) to locate a trusted representative in your area.



Private Client Group  
[www.chartisinsurance.com/pcg](http://www.chartisinsurance.com/pcg)

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. Private Client Group is a division of Chartis Inc. Insurance is underwritten by a member company of Chartis Inc. This brochure is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage and supplemental services may not be available in all jurisdictions and are subject to underwriting review and approval.